

Form 6-Summary (10/06)

United States Bankruptcy Court
Southern District of Indiana, New Albany Division

In re **Christopher Wayne Owens,**
Amanda Sue Owens

Debtors

Case No. 06-91228Chapter 7

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	300,000.00		
B - Personal Property	Yes	3	43,608.06		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		359,838.09	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		24,370.61	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,301.06
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,345.00
Total Number of Sheets of ALL Schedules		12			
Total Assets			343,608.06		
Total Liabilities				384,208.70	

United States Bankruptcy Court
Southern District of Indiana, New Albany Division

In re **Christopher Wayne Owens,**
Amanda Sue Owens

Case No. 06-91228

Debtors

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

Form B6A
(10/05)In re Christopher Wayne Owens,
Amanda Sue OwensCase No. 06-91228

Debtors

SCHEDULE A. REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 89 Maddox Lane, Bedford IN (3 BR, 2BA, 1 Story house with 1.37 Acres, No Garage, Built in 1960's, Purchased in 2003 for \$90,000.00)	Tenancy By The Entirety	J	120,000.00	119,842.98
6470 East State Road 45, Bloomington IN (4 BR, 3 BA, 1 story house with 1.37 Acres, Built in 1959, Purchased June 29, 2006 for \$180,000.00)	Deeded in name of debtor only	H	180,000.00	180,000.00

Sub-Total > **300,000.00** (Total of this page)Total > **300,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

Form B6C
(10/05)In re Christopher Wayne Owens,
Amanda Sue Owens

Case No. 06-91228

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT - AMENDEDDebtor elects the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Location: 89 Maddox Lane, Bedford IN (3 BR, 2 BA, 1 Story house with 1.37 Acres, No Garage, Built in 1960's, Purchased in 2003 for \$90,000.00)	Ind. Code § 34-55-10-2(c)(1)	0.00	120,000.00
* see continuation page attached			
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
IUCU - checking/savings account #2118914	Ind. Code § 34-55-10-2(c)(3)	3.00	3.00
IUCU - savings account #30101624	Ind. Code § 34-55-10-2(c)(3)	2.00	2.00
Fifth Third Bank - checking account #7653076401	Ind. Code § 34-55-10-2(c)(3)	253.03	253.03
Fifth Third Bank - savings account #9651876709	Ind. Code § 34-55-10-2(c)(3)	0.01	0.01
Fifth Third Bank - savings account #9651876782	Ind. Code § 34-55-10-2(c)(3)	0.01	0.01
Fifth Third Bank - savings account #9651876808	Ind. Code § 34-55-10-2(c)(3)	0.01	0.01
Household Goods and Furnishings			
Household Goods	Ind. Code § 34-55-10-2(c)(2)	1,500.00	1,500.00
Books, Pictures and Other Art Objects; Collectibles			
CDs, Baseball Cards	Ind. Code § 34-55-10-2(c)(2)	500.00	500.00
Wearing Apparel			
Clothing	Ind. Code § 34-55-10-2(c)(2)	200.00	200.00
Furs and Jewelry			
Misc. Jewelry	Ind. Code § 34-55-10-2(c)(2)	150.00	150.00
Firearms and Sports, Photographic and Other Hobby Equipment			
(4) Shotguns, Muzzle Loader, Digital Camera, Golf Clubs	Ind. Code § 34-55-10-2(c)(2)	400.00	400.00
Interests in Insurance Policies			
Policy through Western Southern, in which debtor's dependents are the beneficiaries.	Ind. Code §§ 27-1-12-14, 27-2-5-1(c)	1,200.00	1,200.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2005 Dodge Durango	Ind. Code § 34-55-10-2(c)(2)	0.00	19,800.00
1997 Dodge Ram 1500	Ind. Code § 34-55-10-2(c)(2)	0.00	5,000.00
E-Loan, Inc. - 1999 Jeep Wrangler Sahara	Ind. Code § 34-55-10-2(c)(2)	0.00	9,600.00
Animals			
(2) Dogs, (1) Cat	Ind. Code § 34-55-10-2(c)(2)	0.00	0.00

1 continuation sheets attached to Schedule of Property Claimed as Exempt

In re: Christopher Wayne Owens
Amanda Sue Owens

Case No. 06-91228

**SCHEDULE C. PROPERTY CLAIMS AS EXEMPT - AMENDED
(CONTINUATION PAGE)**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u> 6470 East State Road 45, Bloomington, IN (4BR, 3BA, 1 story house w/ 1.37 Acres, Built in 1959, Purchased June 29,2006 for \$180,000.00)		\$0.00	\$180,000.00

Official Form 6D (10/06)

In re **Christopher Wayne Owens,
Amanda Sue Owens**Case No. **06-91228**

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 73394283							
Countrywide Home Loans P.O. Box 660694 Dallas, TX 75266-0694		J					
		7/2006 First Mortgage 6470 East State Road 45, Bloomington IN (4 BR, 3 BA, 1 story house with 1.37 Acres, Built in 1959, Purchased June 29, 2006 for \$180,000.00)					
		Value \$ 180,000.00				180,000.00	0.00
Account No.							
X		J					
		Value \$ 0.00				179,838.09	179,838.09
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						359,838.09	179,838.09
Total (Report on Summary of Schedules)						359,838.09	179,838.09

0 continuation sheets attached

AFFIDAVIT TO AMENDMENTS

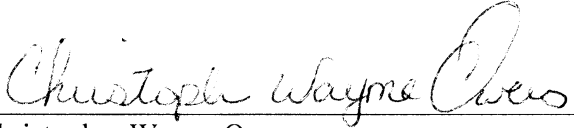
Christopher Wayne Owens, debtor herein, under penalty of perjury declares that the foregoing amendments, consisting of:

1. Amended Summary of Schedules;
2. Amended Schedule A - Real Property
3. Amended Schedule C - Property Claimed As Exempt (including Continuation Page)
4. Amended Schedule D

are true and correct.

Date:

2/8/2007


Christopher Wayne Owens

Form **B9A** Chapter 7 Individual or Joint Debtor No Asset CaseCase Number **06-91228-BHL-7**

UNITED STATES BANKRUPTCY COURT
Southern District of Indiana

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines

The debtor(s) listed below filed a chapter 7 case on August 24, 2006.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office or may be viewed on the Court's PACER site at <http://pacer.insb.uscourts.gov>.

Refer to other side for Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher Wayne Owens
89 Maddox Lane
Bedford, IN 47421

Amanda Sue Owens
89 Maddox Lane
Bedford, IN 47421

Case Number:
06-91228-BHL-7

Social Security Number(s):
xxx-xx-3612, xxx-xx-6047

Attorney for Debtor(s) (name and address):
Mark Zuckerberg
Law Office of Mark S Zuckerberg, P.C.
333 N Pennsylvania St Ste 100
Indianapolis, IN 46204
Telephone number: 317-687-5157

Bankruptcy Trustee (name and address):
Kathryn L Pry
P O Box 6771
New Albany, IN 47151
Telephone number: 812-944-2646

Meeting of Creditors

Date: **October 04, 2006**

Time: **11:00 AM**

Location: **Rm. 115 Federal Building, 121 W. Spring St., New Albany, IN 47150**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Electronic devices capable of taking photos are not permitted in the Courthouse. Do not bring a cell phone or PDA capable of taking photos to your hearing/meeting. The Court Security Officers will not hold your device while you attend your hearing/meeting. You will be required to return the photo enabled device to your vehicle or other off-site location.

Deadlines

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or
to Determine Dischargeability of Certain Debts:**

December 04, 2006

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Please Do Not File a Proof of Claim Unless You Receive a
Notice To Do So.**

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
SOUTHERN DISTRICT OF INDIANA
121 W Spring St Rm 102
New Albany, IN 47150
Telephone number: 812-542-4540

For the Court:
Clerk of the Bankruptcy Court:
John A. O'Neal

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

August 26, 2006

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. All individual debtors MUST provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Change of Address	Creditors are responsible for notifying the bankruptcy clerk's office in writing of address changes. The case number must be included on any correspondence.
Bankruptcy Clerk's Office	Any paper filed on this bankruptcy case should be filed at the bankruptcy clerk's office or on the Court's ECF web site at http://ecf.insb.uscourts.gov . All filed papers, including the list of the debtor's property and debts and the list of the property claimed as exempt, may be inspected at the bankruptcy clerk's office or on the Court's PACER web site at http://pacer.insb.uscourts.gov .
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to other side for Meeting of Creditors and Deadlines

CERTIFICATE OF SERVICE

I hereby certify that copies of the attached Amendment and the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines dated August 26, 2006, have been served upon the following counsel of record and added creditors by electronic transmission or by first class United States Mail, postage prepaid, this 9th day of February, 2007:

United States Trustee
101 West Ohio Street
Suite 1000
Indianapolis, IN 46204

Mark Zuckerberg
Law Office of Mark Zuckerberg
333 North Pennsylvania Street
Suite 100
Indianapolis, IN 46204

Kathryn L. Pry
P.O. Box 6771
New Albany, IN 47151

Countrywide Home Loans
P.O. Box 660694
Dallas, TX 75266-0694

HOSTETLER & KOWALIK, P.C.

By /s/ Gary Lynn Hostetler
Gary Lynn Hostetler
Attorney No. 7791-49

HOSTETLER & KOWALIK, P.C.
101 West Ohio Street
Suite 2100
Indianapolis, Indiana 46204-4211
(317) 262-1001